COPY OF PAPERS ORIGINALLY FILED PTO/SB/21 (modified) Approved for use through xx/xx/xx, OMB 0651-0031 Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE U.S. Department of Commerce Application Number 09/675,412 Patent and Trademark Office Filing Date September 29, 2000 TRANSMITTAL FORM First Named Inventor Russell Anderson (to be used for all correspondence during pendency of **Group Art Unit Number** 2163 filed application) **Examiner Name** Unknown Total Number of Pages in This Submission Attorney Docket Number 5240 **ENCLOSURES** (check all that apply) Fee Transmittal Form (in duplicate) Issue Fee Transmittal **Technology Center 2100** Check Enclosed Letter to Chief Draftsperson Return Receipt Postcard Formal Drawing(s): [] Sheet(s) of Figures [] Response to Notice to File Missing Parts Assignment & Assignment Recordation Appeal Communication to Board of Appeals and Interferences Copy of declaration from prior application **Small Entity Statement** Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Information Disclosure Statement & PTO-1449 Copies of IDS Cited References ☐ Certified Copy of Priority Document(s) Request to Withdraw as Attorneys (in triplicate) After Allowance Communication to Group Request for Correction of Recorded Assignment Copy of Formalites Letter Amendment/Response: [] Page(s) **Application Data Sheet** After Final Status Request Revocation and Power of Attorney REMARKS: *Excludes page count of the cited references SIGNATURE OF ATTORNEY OR AGENT Signature: Attorney/Reg. No.: Robert R. Sachs, Registration No. 42,120 Dated: Dec. 3, 2001 CERTIFICATE OF MAILING I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post

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IN THE

INITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS:

Russell Anderson, et al.

SERIAL NO.:

09/675,412

FILING DATE:

September 29, 2000

TITLE:

DETECTING & MEASURING RISK WITH PREDICTIVE MODELS USING

CONTENT MINING

EXAMINER:

Unknown

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GROUP ART UNIT:

ATTY. DKT. NO.:

2163

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Robert R. Sachs, Registration No. 42,120

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INFORMATION DISCLOSURE STATEMENT Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement submitted herewith is being filed:

within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,
RUSSELL ANDERSON, ET AL.

Dated: $\frac{12}{3}$

By: Born Rock

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